to be fabricated in the mainland and then transported, the following package has been approved (For Andaman & Nicobar Islands).

(a)	Replacement of country Boats (Dongies) plus nets upto unit cost of Rs. 65,000 including transportation cost from main land	Full Subsidy
(b)	Replacement/upgradation of Boats plus motor and nets upto unit cost of Rs.1.50 lakh	50% subsidy and balance as loan
(c)	Repair of boats with motors	60% subsidy (with a ceiling of Rs. 65,000) and balance as loan
(d)	Repairs of country boats (Dongies)	Full subsidy upto Rs. 10,000
(e)	Repairs of cold storage	As per damange assessment.

Note: There are no fibre glass or big mechanised boats in the Islands.

Fishermen covered by the package indicated at(a) will have the option to opt for package indicated at(b) above.

Bank loans will carry interest at 7%. Interest subsidy of 2% will be paid in case of prompt repayment. The moratorium for the loan payment will be one and a half years and repayment period will be seven years after that. Affected fishermen will be entitled to get loans, even if earlier loans are outstanding.

Sanction of loans for PMRY schemes

2234. SHRI MATILAL SARKAR: Will the Minister of FINANCE be pleased to state:

(a) the number of cases processed by the State Government and forwarded to the Central Government for bank loans on PMRY schemes and allied schemes during the year 2003-04 and 2004-05;

(b) the number of cases finalized for sanction of Bank Loans and the number actually getting disbursements during the year 2003-04 and 2004-05, State-wise;

(c) what are the reasons that the progress in this respect is not up to the mark; and

(d) the steps proposed to be taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) As per extant instructions under Prime Minister Rojgar Yojna (PMRY), the District Industries Centres (DICs) sponsor the cases under PMRY to the implementing banks in the district upto the extent of 125% of the target allocated. The State-wise details of targets, number of application received, amount sanctioned and disbursed under PMRY during the year 2003-04 and 2004-05 (up to December, 2004) are at Statement I and II (*See* below). Respectively and details of allied schemes (as available) i.e. Swarnajayanti Gram Swarojgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and National Scheme of Liberation and Rehabilitation of Scavengers (NSLRS) are indicated in the Statement-III, IV and V (*See* below) respectively.

(c) The reasons for slow progress under the PMRY scheme are attributed to lack of viable and income generating activities and also reaching the saturation level of popular activities, non-sponsor of quality loan applications by Task Force Committee, delay in obtaining necessary clearance for undertaking the activity from different Government agencies, lack of proper coordination and cooperation from Government Department and poor recovery position.

(d) RBI and Government of India have initiated the following steps for improvement of performance under PMRY and other allied schemes.

(i) Banks have been advised to carry out scrutiny of rejected applications by a higher authority from their controlling/Head Office.

(ii) Banks have been instructed to dispose of applications for loans upto Rs. 25,000 within 2 weeks and upto Rs. 2 lakh within 4 weeks, provided the loan applications are complete in all respects.

(iii) Time frames have been laid down for receipt of applications from the DICs to banks and thereafter sanction and disbursements of loans by banks.

(iv) Banks have been instructed to set-up training institutes jointly with the State Governments by utilizing the existing infrastructure

of the Industrial Training Institutes (ITIs) and Small Industries Service Institutes (SISIs).

(v) State Governments have been advised to identify viable activities jointly with banks at the district level.

(vi) Discussions are held by concerned nodal Departments with the bank branches in Block Level Bankers' Committee (BLBC) meetings to ensure early sanction of pending applications.

(vii) Regular review meetings are held at District and State Levels to monitor the progress of these schemes.

Statement I

State-wise details of Target, applications received, amount sanctioned and disbursed by scheduled commercial banks under PMRY scheme during 2003-04

(Amount Rs. in lakhs)

Name of the State/ Union Territories	Target	No. of Applns.	Total Loans Sanctioned		Total Loans disbursed	
		Reced.	No.	Amt	No.	Amt.
1	2	3	4	5	6	7
Haryana	8100	14911	8386	4965.35	7153	4165.28
Himachal Pradesh	3200	4159	3028	2376.32	2812	2170 75
Jammu and Kashmir	3000	1890	792	788.9	656	621.27
Punjab	8200	13320	8405	5466.97	7400	4635.54
Rajasthan	16200	28480	15582	8676.19	12399	6704 28
Chandigarh	100	155	99	67.23	68	42 09
Delhi	4400	3542	1107	769.81	902	622.2
NORTH-EASTERN REGION						
Assam	10000	13293	7336	4851.93	4307	3032.04
Manipur	1200	812	595	422.48	520	366.97
Meghalaya	1350	529	447	377.16	350	267.48
Nagaland	1000	581	68	77 5	53	49.36
Tripura	3000	5100	2477	1776.56	2026	1424.95
Arunachal Pradesh	700	740	685	619.65	464	412.86
Mizoram	200	801	788	833.9	775	824.5
EASTERN REGION						
Bihar	14400	17247	11378	10102.85	9255	7690.87

1	2	3	4	5	6	7
Jharkhand	9000	8949	5460	4662.88	4391	3456 87
Orissa	16300	19576	11508	7988.84	5935	3581 25
West Bengal	20000	8757	3574	2247.05	2472	1698 62
Andaman & Nicobar	200	297	189	175 67	165	122 29
Sikkim	100	89	31	21.83	30	22 23
CENTRAL REGION						
Chhattisgarh	4600	8107	3993	2603.74	3008	1846.26
Madhya Pradesh	23500	46593	25957	17052.58	18153	11270.65
Uttaranchal	6000	9113	5699	3974.27	5366	3661 78
Uttar Pradesh	50900	74288	44684	30621.14	39087	26505.35
WESTERN REGION						
Gujarat	13000	11393	6496	3040.24	6008	2890.86
Maharashtra	22800	41254	20908	12031.64	16716	9356 52
Daman & Diu	50	6	4	3.1	4	3 1
Goa	400	220	126	99.46	117	91 41
Dadar & Nagar Haveli	50	0	0	0	0	0
SOUTHERN REGION						
Andhra Pradesh	36800	24566	23174	14389.8	17555	10454.63
Karnataka	20000	24601	15214	9099.1	11800	7079.88
Kerala	20350	23502	17067	9245.76	13386	7225.37
Tamil Nadu	20000	20879	13111	5162.23	10552	4398.83
Lakshadweep	50	31	17	11.21	17	11 21
Pondicherry	750	547	352	155.79	277	123.65
NOT SPECIFIED	1866	2633	1074	1089.63	808	796.29
ALL INDIA	341766	430961	259811	165857.76	204987	127627 49

Statement II

State-wise details of Target, applications received, amount sanctioned and disbursed by scheduled commercial banks under PMRY scheme during 2004-05 (upto December, 2004)

(Amount Rs. in Lakhs)

Name of the State/ Union Territories	Target	No of Applns. Reced.	Total Loans Sanctioned		Total Loans disbursed	
			No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
Haryana	10200	8701	4713	2733.22	2532	1397.99
Himachal Pradesh	3000	2282	1566	1302.34	1330	1065.78

1	2	3	4	5	6	7
Jammu & Kashmir	3000	445	173	186.58	113	107.87
Punjab	9200	7187	3536	2246.44	2021	1209.35
Rajasthan	18200	19154	7836	4325.57	3115	1720.93
Chandigarh	100	154	52	32.32	29	18.35
Delhi	4500	1156	267	206.06	201	144.15
NORTH-EASTERN REGION						
Assam	15000	4133	1765	1102.89	1402	701.06
Manipur	1500	88	4	1.92	4	1.92
Meghalaya	1400	81	49	38.08	39	30.94
Nagaland	1200	106	81	75.25	79	71.95
Tripura	3000	2140	1335	975.11	1015	661.44
Arunachal Pradesh	850	32	21	12.73	11	8.73
Mizoram	200	0	0	0	0	0
EASTERN REGION						
Bihar	16000	5784	3012	2724.22	1838	1498.95
Jharkhand	9000	2953	1128	951.65	550	409.13
Orissa	18000	6897	2056	1533.71	425	301.63
West Bengal	24000	2889	1166	792.45	794	521.75
Andaman & Nicobar	400	68	27	19.29	25	18.3
Sikkim	100	15	4	3.5	1	0.5
CENTRAL REGION						
Chhattisgarh	6000	2703	985	607.81	432	262.83
Madhya Pradesh	28000	22202	7685	4946.42	3074	1909.65
Uttaranchal	7000	2545	1706	1149.66	1344	913.03
Uttar Pradesh	52000	28501	16121	11343.12	10597	6652.25
WESTERN REGION						
Gujarat	12500	6578	3658	1667.32	13193	1383.03
Maharashtra	39000	14106	6847	3995.02	4676	2609.96
Daman & Diu	50	2	2	1.47	2	1.47
Goa	500	39	24	20	15	10.35
Dadar & Nagar Haveli	50	0	0	0	0	0
SOUTHERN REGION						
Andhra Pradesh	43000	7307	4691	2760.29	3262	2029.08
Karnataka	24000	10031	3443	2069.39	1578	972.79
Kerala	25500	14075	8264	4162.68	5705	2720.07
Tamil Nadu	25000	13999	5881	2497.78	3539	1515.53

1	2	3	4	5	6	7
Lakshadweep	50	14	3	1.82	3	1.82
Pondicherry	650	333	143	60.03	50	21.69
NOT SPECIFIED		0	0	0	0	0
ALL INDIA	402150	186700	88244	54546.14	52994	30894.27

Statement III

Details of State-wise Annual Financial Target and Loan disbursed (No. & Amount) under SGSY during the year 2002-03 *and* 2003-04 *(upto December,* 2003)

(Amount Rs. in Lakhs)

Name of the State/UTs	2002-2003		2003-2004	
	Annual Financial Target	Total Loan Disbursed	Annual Financial Target	Total Loan Disbursed
1	2	3	4	5
Andhra Pradesh	9213.21	10350.88	11868.40	11785.48
Assam	4534.20	1281.87	9111.36	2020.91
Bihar	22179.69	15569.61	18984.73	10311.46
Gujarat	8860.04	2099.39	6847.48	1683.33
Haryana	1964.80	1795.59	1788.87	1338.54
Himachal Pradesh	1137.20	1149.47	1315.54	759.58
Jammu and Kashmir	2740.83	1189.41	1171.21	717.28
Karnataka	2616.24	3397.21	1567.16	2625.70
Kerala	3885.65	3013.27	1697.23	2270.90
Madhya Pradesh	12182.76	11214.98	9668.83	7627.27
Maharashtra	14031.12	5953.06	8101.36	2704.52
Manipur	247.00	5.00	243.40	8.53
Meghalaya	378.00	99.90	376.15	45.31
Nagaland	419.30	220.38	671.83	68.39

1	2	3	4	5	6	7
Orissa		6880.48	5896.18	5762.98		4412.18
Punjab		1247.52	1537.39	1256.95		1066.86
Rajasthan		7546 11	4407.43	6746.05		1646.85
Sikkim		67.60	73.64	50.00		94.49
Tamil Nadu		6986.03	6322.88	2049.54		4080.76
Tripura		803.00	928.0	848.43		278.53
Uttar Pradesh		17734.69	9546.14	21129.58		7616.28
West Bengal		6460.11	4228.62	3734.55		3684.33
Andaman &Nicobar		0.00	19.00	0.00		0.00
Arunachal Pradesh		498.00	121.02	519.86		66.25
Chandigarh		3.00	16.00	62.90		3.22
Dadra & Nagar Haveli		25.50	5.01	0.00		3.04
Goa		128.43	117.22	193.55		103.00
Mizoram		137.00	43.00	109.71		9.46
Pondicherry		86.50	131.92	42.23		78.71
Lakshadweep		0.00	3.60	0.00		8.10
Daman & Diu		2.50	0.16	0.00		1.34
Delhi		0.00	0.55	0.75		0.00
Jharkhand		9346.78	6171.46	4488.53		4478.68
Chhattisgarh		4111.11	2863.10	3576.22		1514.43
Uttaranchal		2001.59	1279.51	1326.14		634.55
All India		148455.99	101052.75	125311.52		73748.26

Statement IV

State-wise details of target, Loan disbursed (N. & Amount) under SJSRY by all Scheduled Commercial Banks during the Year 2002-03 and 2003-04 (up to December, 2003)

(Rs. in Lakhs)

Name of the State/ Union Territories	2002-2003			2003-2004		
	Target	Total Loan Disbursement		Target	Total Loan Disbursement	
		No.	Amt.		No.	Amt.
1	2	3	4	5	6	7
Haryana	928	981	326.87	1084	970	309.99
Himacha Pradesh	42	131	52.94	117	181	61,15
Jammu & Kashmir	3474	1186	500.99	3064	462	209.81
Punjab	947	1494	454.25	584	385	129.99
Rajasthan	10213	3916	832.9	9893	1822	400.91
Chandigarh	55	33	11.68	78	21	6.69
Delhi	2797	321	62.61	2380	109	27.31
Assam	2403	1441	705.31	2835	1683	759.15
Manipur	57	14	5.24	54	23	8
Meghalaya	576	499	200.77	554	396	172.31
Nagaland	330	362	137.73	220	214	98.94
Tripura	1183	708	337.54	728	478	201.39
Arunachal Pradesh	80	57	23.35	100	71	30.88
Mizoram	326	334	154.11	230	178	82.33
Bihar	3013	5199	1930.65	3965	1179	454.68
Jharkhand	1099	430	116.23	105	254	69.26
Orissa	4512	2521	424.28	4857	1655	348.33
West Bengal	5571	1644	825.59	6407	1740	298.59
Andman & Nicobar	8	4	0.74	.0	0	0
Sikkim	59	40	19.43	55	38	15.44
Chhattisgarh	3385	1823	437.27	27.80	544	146.26
Madhya Pradesh	12226	5795	1947.91	11654	1667	613.92
Uttaranchal	1845	1487	484.01	1475	394	160.62
Uttar Pradesh	16777	6844	2239.64	9948	3915	1434.63
Gujarat	12802	4886	1394.18	9390	2417	670.52

1	2	3	4	5	6	7
Maharashtra	12946	4936	1213.54	16840	4278	978.91
Daman & Diu	0	0	0	0	0	0
Goa	170	124	41.99	139	39	8.51
Dadra & N. Haveli	0	0	0	0	0	0
Andhra Pradesh	1191	3350	657.45	3185	3313	1796.53
Karnataka	8005	9115	2767.96	5775	2953	857.46
Kerala	1156	3818	828.77	1340	2033	617.2
Tamil Nadu	2808	2816	456.82	3121	3403	589.91
Lakshadweep	0	0	0	0	0	0
Pondicherry	74	61	5.84	153	117	12.34
Not specified	0	0		0	0	0
ALL INDIA	111050	66340	19098.59	104029	36932	11571.97

Statement V

State-wise details of Target, Loan disbursed (No. & amount) under SLRS by all Scheduled Commercial banks during the year 2002-03 and 2003-04 (up to December, 2003)

(Rs. in Lakhs)

Name of the State/ Union Territories	2002-2003			2003-2004		
	Target	Total Loan Disbursement		Target	Total Loan Disbursement	
		No.	Amt.		No.	Amt.
1	2	3	4	5	6	7
Andhra Pradesh	81	859	122.69	374	313	70.87
Assam	80	47	6.69	102	32	4.02
Bihar	0	35	5.08	2501758	139	30.12
Gujarat	4212	1727	240.77	265	1436	87.83
Haryana	346	383	109.69	149	110	28.86
Himachal Pradesh	72	157	57.73	113	41	12.66
Jammu & Kashmir	169	6	1.03	1351	4	1.27
Karnataka	959	936	154.75	0	87	14.9
Kerala	0	160	20.2	4039	3	0.34
Madhya Pradesh	4241	1499	354.03	365	1021	250.17
Maharashtra	460	707	97.57	0	349	58.49
Manipur	0	0	0.00	25	0	0.00
Meghalaya	30	6	1.05	783	6	1.05
Nagaland	0	0	0.00	0	0	0.00

1	2	3	4	5	6	7
Orissa	1636	1049	164.88	2522	353	103.41
Punjab	0	159	22.23	0	20	2.55
Rajasthan	1155	.379	69.38	0	459	88.4
Sikkim	0	0	0.00	0	0	0.00
Tamilnadu	85	2358	304.68	414	16	3.68
Tripura	0	0	0.00	45	0	0.00
Uttar Pradesh	1743	659	103.83	0	243	37.45
West Bengal	30	92	8.83	0	31	15.19
Andman & Nicobar	0	0	0.00	3	0	0.00
Arunachal Pradesh	0	0	0.00	0	0	0.00
Chandigarh	3	6	1.21	0	1	0.50
Dadra & Nagar Haveli	0	0	0.00	0.00	0	0.00
Goa	0	85	8.91	0	1	020
Mizoram	0	0	0.00	0	0	0.00
Pondicherry	0	21	4.09	0	0	0.00
Lakshadweep	0	0	0.00	0	0	0.00
Daman & Diu	0	0	0.00	0	0	0.00
Delhi	32	91	13.42	70	14	2.26
Chhattisgarh	533	99	19.81	326	62	10.95
Jharkhand	0	5	0.62	0	0	0.00
Uttranchal	794	221	49.32	284	51	10.34
All India	14657	11467	2016.75	13228	4792	835.51

PAN Mandatory for purchasing Credit cards

2235 SHRI K. RAMA MOHANA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that his Ministry has issued a notification making PAN mandatory for buying a credit card, making investments in mutual funds, shares, bonds, debentures, etc;

(b) if so, the reasons behind this move; and

(c) what would be the position of minors who are not Income Tax-payers and are not having PAN and wish to buy credit card, etc.?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir. *Vide* Notification dated 1st December, 2004, quoting of PAN has been made mandatory in respect of the following transactions:—